

IN THE CLAIMS

Amendments to the Claims:

This listing of claims will replace all prior versions, and listing of claims in the application.

Listing of Claims:

Claim 1 (currently amended): A method for providing mortgage financing to a borrower comprising:

- a. identifying real estate;
- b. applying for mortgage loan;
- c. having said mortgage loan application approved;
- d. receiving a mortgage loan principal amount to cover cost of said real estate and at least one savings vehicle;
- e. forwarding funds equivalent to said cost of said real estate from said mortgage loan principal amount to said seller;
- f. purchasing at least one savings vehicle with funds from said mortgage loan principal amount;
- g. providing mortgage payments; and
- h. having ownership interest in said at least one savings vehicle and said real estate.

Claim 2 (original): The method of claim 1, wherein said mortgage payments are for a loan term.

Claim 3 (currently amended): The method of claim 1 further comprising the step of holding said at least one savings vehicle as collateral against said mortgage loan prior to vesting full ownership rights as part of step (h).

Claim 4 (original): The method of claim 3 wherein said collateral is held by a lender.

Claim 5 (original): The method of claim 4 wherein said lender is a system practitioner.

Claim 6 (original): The method of claim 3 further comprising the step of making periodic payments against said mortgage loan.

Claim 7 (currently amended): The method of claim 6 wherein when unable to make said periodic payments, funds are applied from said at least one savings vehicle to said mortgage loan equal to said periodic payment.

Claim 8 (original): A method of implementing a loan repayment plan, which comprises:

- a. Determining a principal loan amount to be provided to a borrower;
- b. Determining an additional loan amount to be provided to a borrower;
- c. Determining a repayment term;
- d. Providing said principal amount;
- e. Providing said additional loan amount to a savings entity;
- f. Purchasing at least one savings vehicle with funds from said additional loan amount;
- g. Providing loan repayment increments during said repayment term; and
- h. Perceiving an interest in said at least one investment.

Claim 9 (original): The method of claim 8 wherein said loan is a real estate mortgage.

Claim 10 (original): The method of claim 9 wherein a lender supplies said principal loan amount and said additional loan amount.

Claim 11 (currently amended): The method of claim 10 wherein said lender takes an interest in said at least one savings vehicle as collateral against said real estate mortgage.

Claim 12 (original): The method of claim 10 comprising the step of a system practitioner collecting application criteria from a borrower prior to step (c).

Claim 13 (original): The method of claim 12 further comprising the step of said system practitioner providing said principal loan and said additional loan amount to an escrow entity prior to step (f).

Claim 14 (currently amended): The method of claim 13 further comprising the step of said escrow entity providing said loan amount to a seller and said additional loan amount to said savings entity.

Claim 15 (original): The method of claim 14 wherein said investment entity is said system practitioner.

Claim 16 (original): The method of claim 14 wherein said investment entity is a financial institution.

Claim 17 (original): The method of claim 8 wherein said investment vehicle is at least one of: an annuity; a single premium immediate annuity; a universal life policy; a certificate of deposit; a guaranteed interest contract; a mutual fund; a savings account; a zero coupon bond; a municipal bond; a variable life policy; a whole life policy; a financial security investment.

Claim 18 (original): The method of claim 8 wherein said additional loan amount is substantially 20 percent of said principal loan amount.

Claim 19 (currently amended): A method of mortgaging real estate which provides for a collateral investment in an investment vehicle comprised substantially of the steps of having a loan amount approved for a principal amount and a savings amount; providing said principal amount to a seller of said real estate; applying said savings amount to purchase at least one long term retirement savings plan vehicle making periodic payments towards said loan amount, thereby concurrently accumulating equity in said real estate and an interest in said at least one long term retirement plan .

Claim 20 (currently amended): The method of claim 19 further comprising a first and second savings vehicle, wherein said first investment vehicle is an annuity, and said second investment vehicle is an insurance policy.

Claim 21 (currently amended): The method of claim 20 ~~claim 19~~ further comprising the steps of purchasing said annuity, followed by applying said insurance policy, thereby providing security for said loan amount.